



Home Finance LLC
 4915 Independence Pkwy
 Tampa, FL 33634
 877-419-6499

Home Finance LLC

December 22, 2010

Goleta, CA. 93117

Short Sale Offer Confirmation

Home Finance LLC Account:

Mortgagor(s):

Property Address:

, Goleta, CA. 93117

Dear :

You have informed that you would like to sell the reference property for an amount that is not sufficient to pay the Loan in full. In connection with the sale, you have requested that release the lien (the "Lien") on the Property AND forgive any deficiency which secures the Loan. agrees to do so, subject to all of the following conditions:

1. Payment to of certified funds of not less than \$4,880.00 from sale proceeds.
(See attached short sale approval letter)
2. Receipt by at 4915 Independence Parkway, Tampa, FL 33634 Attention :
 of a signed copy of this letter whereby you promise to pay to its successors or assigns, the additional sum of by 12/30/2010 making the total net \$4,880.00
3. Unless notifies you to send payments to a different address, all payments shall reference your loan number and be mailed to:

Overnight mail to:
 HE Default PYMT Processing
 Mail Code: (
 3416 Vision Drive
 Columbus, OH 43219

Funds to be wired to:
 Home Equity Default
 Bank #
 ABA:
 Customer:
 Loan Acct#:

4. Receipt of a certified copy of the HUD Closing Statement in connection with the sale of the Property to pursuant to a purchase/sale contract in the amount of \$415,000.00 . If the HUD Closing Statement shows that you will receive any proceeds, whether cash, notes, goods, etc., those proceeds must be paid to in addition to the amount set forth in item 1 above.

5. s agreement to release the Lien AND forgiveness of any deficiency is valid only in connection with the Purchase Contract. Time is of the essence. If all of the conditions set forth above have not been satisfied by 12/30/2010, 's offer to release the Lien AND forgive any deficiency for less than the full amount due on the Loan is null and void without further notice to you.